

November 11, 2005
PUBLIC NOTICE # 2005-45

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-7772	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
05-7800	0626	ACE AMERICAN INSURANCE COMPANY	PERSONAL	INLAND MARINE	NEW PROGRAM	BOAT & YACHT MANUFACTURERS	0
05-7775	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
05-7779	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
05-7777	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
05-7829	0012	AIG PREMIER INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	AIG AGENCY AUTO COMMERCIAL VEHICLE	
05-7760	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	4.4
05-7801	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY-GARD/PROPERTY-GARD SELECT	
05-7831	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PRESTIGE HOME PREMIER	
05-7807	0163	AMERICAN ECONOMY INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
05-7740	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	GARAGE COVERAGE	
05-7802	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY-GARD/PROPERTY-GARD SELECT	
05-7832	0761	AMERICAN INSURANCE COMPANY (THE)	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PRESTIGE HOME PREMIER	
05-7758	0408	AMERICAN NATIONAL PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AIRCRAFT	RULE CHANGE	GENERAL AVIATION AIRCRAFT	0
05-7808	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
05-7837		ARMOR INSURANCE COMPANY	COMMERCIAL	SURETY	NEW PROGRAM	CONTRACT BONDS	0
05-7803	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY-GARD/PROPERTY-GARD SELECT	
05-7833	0761	ASSOCIATED INDEMNITY CORPORATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PRESTIGE HOME PREMIER	

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05-7776	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
05-7818		CIFG ASSURANCE NORTH AMERICA, INC.	COMMERCIAL	FINANCIAL GUARANTY	NEW PROGRAM	NONE	
05-7784	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	HR3210-SMP-COMPAK	
05-7780	0350	COREGIS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7747	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SMP-MAINSTREET	
05-7757	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	SUPERIOR PROPERTY	
05-7820	3548	DISCOVER PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	YMCA	0
05-7743	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	UMBRELLA/EXCESS - SUPPLEMENTAL LIABILITY	8.3
05-7796	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RATE	NONE	0
05-7819	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	EXCESS / UMBRELLA	0
05-7761	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7781	0350	EMPLOYERS REINSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7824	0350	EMPLOYERS REINSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	BUSINESSOWNERS	0
05-7746	0922	EXPLORER INSURANCE COMPANY	COMMERCIAL	SURETY	RULE CHANGE	NONE	0
05-7812	0158	FAIRMONT SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	75.1
05-7755	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
05-7786	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7804	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY-GARD/PROPERTY-GARD SELECT	

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05-7834	0761	FIREMAN'S FUND INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	RULE CHANGE	PRESTIGE HOME PREMIER	
05-7809	0163	FIRST NATIONAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
05-7810	0163	GENERAL INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
05-7762	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
05-7763	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
05-7764	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
05-7765	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	MOTOR TRUCK CARGO	
05-7773	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
05-7778	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
05-7741	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AUTO LIABILITY	FORMS	GARAGE COVERAGE	
05-7817	0079	INTEGON NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
05-7813	0079	INTEGON PREFERRED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GMAC AUTO LOAN	0
05-7745	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATS	
05-7748	1318	INTERINSURANCE EXCHANGE OF THE AUTOMOBILE CLUB	PERSONAL	INLAND MARINE	RATE	WATERCRAFT	-19.7
05-7816	0079	MIC GENERAL INSURANCE CORPORATION	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7782	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7814	0079	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7822	0079	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0

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05-7805	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	PROPERTY-GARD/PROPERTY-GARD SELECT	
05-7836	0761	NATIONAL SURETY CORPORATION	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	PRESTIGE HOME PREMIER	
05-7742	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIABILITY	FORMS	GARAGE COVERAGE	
05-7770	1330	NEWPORT INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE	PREFERRED HOMEOWNERS	-5
05-7789	0645	OREGON MUTUAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7815	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	UMBRELLA/EXCESS	0
05-7774	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	0
05-7825	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7830	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	WATERCRAFT	
05-7821	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HUMAN SERVICES	
05-7823	0098	RIVERPORT INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HUMAN SERVICES	
05-7799	0163	SAFECO INSURANCE COMPANY OF AMERICA	PERSONAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7811	0163	SAFECO INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	
05-7766	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
05-7826	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	ENTERTAINMENT	0
05-7756	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS LIABILITY	
05-7767	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
05-7827	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	ENTERTAINMENT	0

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05-7768	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210	
05-7828	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	ENTERTAINMENT	0
05-7795	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA / EXCESS	
05-7612	0000	SUA INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	3.5
05-7749		SURETY ASSOCIATION OF AMERICA (THE)	COMMERCIAL	FIDELITY	MANUAL	NONE	
05-7792	3098	TNUS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.52
05-7793	3098	TOKIO MARINE & NICHIDO FIRE INSURANCE CO., LTD.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.52
05-7794	3098	TRANS PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	3.52
05-7769	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-UNIVERSAL EXCESS	
05-7787	0400	UNIGARD INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-5.3
05-7790	0400	UNIGARD INDEMNITY COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-13.8
05-7788	0400	UNIGARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NONE	-5.3
05-7791	0400	UNIGARD INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-13.8
05-7797	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	0
05-7798	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	0
05-7744	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - MISCELLANEOUS E & O LIABILITY	
05-7759	0350	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	BUSINESS OWNERS	
05-7783	0350	WESTPORT INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	

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05-7785	0350	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	NONE	-4.2
	91	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS					

California Department of Insurance

Public Notice Filing Errata Report

November 11, 2005

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	05-7261	10/07/2005	Coregis Insurance Company	Commercial Auto Liability and Physical Damage	Both Rate and Form		-2.40%
Correct	05-7261	10/07/2005	Coregis Insurance Company	Commercial Auto Liability and Physical Damage	Both Rate and Form		-2.10%
Incorrect	05-7262	10/07/2005	Employers Reinsurance Corporation	Commercial Auto Liability and Physical Damage	Both Rate and Form		-2.40%
Correct	05-7262	10/07/2005	Employers Reinsurance Corporation	Commercial Auto Liability and Physical Damage	Both Rate and Form		-2.10%
Incorrect	05-7263	10/07/2005	Wesport Insurance Corporation	Commercial Auto Liability and Physical Damage	Both Rate and Form		-2.40%
Correct	05-7263	10/07/2005	Wesport Insurance Corporation	Commercial Auto Liability and Physical Damage	Both Rate and Form		-2.10%

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